

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

In re: James Douglas Charity, Jr., and
Regina Parker Charity,
Debtors.

Case No. 16-31974-KLP
Chapter 13

James Douglas Charity, Jr., and
Regina Parker Charity,
Plaintiffs,

v.

A.P. No. 16-03121-KLP

NC Financial Solutions of Utah, LLC,
d/b/a NETCREDIT,
Defendant.

JUDGMENT ORDER

In accordance with the Memorandum Opinion entered this day,

IT IS ORDERED AND ADJUDGED that NC Financial Solutions of Utah, LLC, d/b/a NETCREDIT, pay to Plaintiff Regina Charity actual, compensatory damages in the amount of \$1,155.63, and it is further

ORDERED AND ADJUDGED that NC Financial Solutions of Utah, LLC, d/b/a NETCREDIT, pay to Plaintiff Regina Charity attorneys' fees in the amount of \$60,195.05 in, and it is further

ORDERED AND ADJUDGED that NC Financial Solutions of Utah, LLC, d/b/a NETCREDIT, pay to Plaintiff Regina Charity punitive damages in the amount of \$100,000.00. Of the \$100,000.00 she is to receive, she is enjoined to deliver to the National Consumer Law Center and \$37,500.00 to the Legal Services Corporation of Virginia (minus all taxes, if any, Mrs.

Charity must pay on account of those sums). There shall be a remittitur of the punitive damages to \$15,000.00 to be fully retained by Mrs. Charity if, and only if, NetCredit contributes \$37,500.00 to the National Consumer Law Center and \$37,500.00 to the Legal Services Corporation on account of Mrs. Charity, and it is further

ORDERED that this Adversary Proceeding is DISMISSED as to Plaintiff James Charity. He shall not, however, be liable for attorneys' fees in connection with this adversary proceeding.

Signed: August 14, 2017

/s/ Keith L. Phillips
United States Bankruptcy Judge

Copies:

Entered on Docket: Aug 15 2017

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